

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHAEL D DEBOARD
SANDRA K DEBOARD
Debtor(s)

Case No. 06-12913

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2006.
- 2) The plan was confirmed on 12/20/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/25/2007, 08/17/2009.
- 5) The case was dismissed on 08/28/2009.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,900.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,479.58
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$14,479.58**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,886.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$675.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,561.89**

Attorney fees paid and disclosed by debtor: \$401.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Unsecured	378.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	90.20	NA	NA	0.00	0.00
BASINGERS PHARMACY	Unsecured	45.01	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	648.00	NA	NA	0.00	0.00
CAB SERVICES INC	Unsecured	100.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	2,161.00	2,179.38	2,179.38	346.61	0.00
CAPITAL ONE BANK	Unsecured	1,993.00	2,013.15	2,013.15	320.17	0.00
CAPITAL ONE BANK	Unsecured	1,845.00	1,860.61	1,860.61	295.91	0.00
CAPITAL ONE BANK	Unsecured	1,579.00	1,605.52	1,605.52	255.34	0.00
CAPITAL ONE BANK	Unsecured	1,373.00	1,389.30	1,389.30	220.95	0.00
CAPITAL ONE BANK	Unsecured	1,145.00	1,157.16	1,157.16	183.98	0.00
CDA PONTIAC	Unsecured	92.00	NA	NA	0.00	0.00
CHECK INTO CASH INC	Unsecured	600.00	724.25	724.25	115.16	0.00
CITIMORTGAGE	Secured	11,000.00	5,645.76	5,645.76	5,645.76	0.00
CITIMORTGAGE	Secured	NA	NA	NA	0.00	0.00
COMMUNITY ORTHOPEDICS	Unsecured	216.74	216.74	216.74	34.47	0.00
CREDIT BUREAU OF COLUMBUS SRV	Unsecured	190.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	66.00	NA	NA	0.00	0.00
CREDIT RECOVERY	Unsecured	153.00	NA	NA	0.00	0.00
CREDITORS COLLECTION	Unsecured	84.00	NA	NA	0.00	0.00
ELITE RECOVERY SRVS	Unsecured	1,949.02	NA	NA	0.00	0.00
FINGERHUT	Unsecured	1,127.00	NA	NA	0.00	0.00
HEALTH SERVICES SYSTEMS INC	Unsecured	NA	NA	NA	0.00	0.00
HEARTLAND DISPOSAL INC	Unsecured	125.12	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Secured	1,000.00	1,000.00	1,000.00	1,000.00	0.00
HOUSEHOLD BANK	Unsecured	NA	706.24	706.24	112.30	0.00
ILLINOIS TITLE LOANS	Secured	755.06	568.56	568.56	568.56	0.00
JEFFERSON CAPITAL SYSTEM	Unsecured	1,126.00	NA	NA	0.00	0.00
KIDDER MUSIC SERVICE INC	Unsecured	45.00	NA	NA	0.00	0.00
LABCORP	Unsecured	31.00	NA	NA	0.00	0.00
LIVERMORE BILLING CTR	Unsecured	169.20	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING	Unsecured	264.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	319.00	NA	NA	0.00	0.00
NUVELL CREDIT COMPANY LLC	Unsecured	5,146.00	7,798.13	7,798.13	1,240.21	0.00
OSI COLLECTION SERVICES	Unsecured	112.00	NA	NA	0.00	0.00
PATHOLOGY LAB CONSULTANTS	Unsecured	12.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	280.00	338.74	338.74	53.86	0.00
RESURGENT CAPITAL SERVICES	Unsecured	264.00	264.40	264.40	42.02	0.00
ROUNDUP FUNDING LLC	Unsecured	1,970.00	1,970.86	1,970.86	313.45	0.00
SHERMAN ACQUISITION	Unsecured	264.00	NA	NA	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	416.90	NA	NA	0.00	0.00
SOUTHWEST SURGICAL ASSTS	Unsecured	12.97	NA	NA	0.00	0.00
SURESH BHALLA MD	Unsecured	34.37	NA	NA	0.00	0.00
USA PAYDAY LOANS	Unsecured	1,015.00	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	531.00	531.30	531.30	84.44	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	342.00	342.84	342.84	54.52	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	188.00	188.87	188.87	29.98	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,645.76	\$5,645.76	\$0.00
Debt Secured by Vehicle	\$1,568.56	\$1,568.56	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,214.32	\$7,214.32	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,287.49	\$3,703.37	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,561.89</u>
Disbursements to Creditors	<u>\$10,917.69</u>
TOTAL DISBURSEMENTS :	<u>\$14,479.58</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.